

**REMARKS**

Applicant has amended claim 17, which was newly submitted in the October 17, 2002 response. Claims 1-3 and 10-20 remain. Attached hereto is a marked-up version of the amendments to the application as indicated above.

Applicant requests reconsideration of the application in view of the following remarks.

**I. NO NEW MATTER**

Applicant's amendments to Figure 2 and the specification are submitted for clarification purposes, and to correct the previously submitted amendments, which were incorrect. As the discussion regarding Figures 1 and 2 regard different modes, the reference symbols regarding the two modes (i.e., Figure 1 and Figure 2) are now further distinguished for clarification. Thus, amendments do not introduce new matter into the Application.

**CONCLUSION**

In view of the foregoing, it is believed that all claims now pending, namely 1-3 and 10-20, patentably define the subject invention over the prior art of record and are in condition for allowance and such action is earnestly solicited at the earliest possible date.

If necessary, the Commissioner is hereby authorized in this, concurrent and future replies, to charge payment or credit any overpayment to Deposit Account No. 02-2666 for any additional fees required under 37 C.F.R. §§ 1.16 or 1.17, particularly extension of time fees.

Respectfully submitted,  
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Dated: December 17, 2002

By: \_\_\_\_\_

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**CERTIFICATE OF MAILING:**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, with sufficient postage, in an envelope addressed to: Box Non-Fee, Amendments, Commissioner for Patents, Washington, D.C. 20231 on December 17, 2002.

Linda D'Elia

December 17, 2002

**Attachment: Version With Markings To Show Changes Made**

**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

**IN THE SPECIFICATION**

The paragraph beginning on page 7, line 6, has been amended as follows:

This second variant consists in managing a second counter CPT22 in the card accumulating the aggregates performed on a first counter CPT12 of small amounts. If the value of the counter CPT22 reaches a ~~second~~ ceiling value VP22, defined by the bank and registered previously in the card, the card will demand the checking of a certificate calculated by an authorization center.

The paragraph beginning on page 7, line 15, has been amended as follows:

The card adds the amount M of the transaction to the value read from CPT12.

The paragraph beginning on page 7, line 17, has been amended as follows:

If (test 13) the sum  $CPT1+M$  reaches ~~the~~ a ceiling value, VP12, the card demands the checking of the bearer's confidential code (steps 10, 11 and 12).

The paragraph beginning on page 7, line 20, has been amended as follows:

If the confidential code is correct, the card adds the value of  $CPT12+M$  to the value read from CPT22.

The paragraph beginning on page 7, line 22, has been amended as follows:

The new value obtained is compared with a threshold VP22 (test 14).

The paragraph beginning on page 7, line 24, has been amended as follows:

If the sum  $CPT12+M+CPT22$  reaches the ceiling  $VP22$ , the card demands (step 15) the checking of a certificate computed by an authorization center interrogated by the terminal of the reading terminal L (step 16).

The paragraph beginning on page 7, line 29, has been amended as follows:

If the certificate is correct, the card resets the counters  $CPT12$  and  $CPT22$  to zero (step 17) and then computes and delivers the signature of the transaction (steps 7 et seq.).

The paragraph beginning on page 7, line 33, has been amended as follows:

If the certificate is incorrect, the card does not deliver the signature of the transaction and leaves the values of the counters  $CPT12$  and  $CPT22$  unaltered.

The paragraph beginning on page 7, line 36, has been amended as follows:

If the sum of  $CPT12+M+CPT22$  has not reached the ceiling value  $VP22$ , the card resets the counter  $CPT12$  to zero and updates the counter  $CPT22$  by replacing its previous value with  $CPT22+CPT12+M$  (step 18). Next it computes and delivers the signature of the transaction (steps 7, 8 and 9).

The paragraph beginning on page 8, line 7, has been amended as follows:

If the sum  $CPT12+M$  does not reach the ceiling value  $VP12$ , the card updates the counter  $CPT12$  by replacing its previous value with the sum  $CPT12+M$  (step 19), and it then delivers the signature of the transaction (steps 7, 8 and 9).

The paragraphs beginning on page 8, line 12, have been amended as follows:

The card just described can be used in postdebit mode. The amounts debited are aggregated, for example over 30 days at most, on the basis of bearer account number, and the bearer account is debited after the ceiling VP2, VP22 is exceeded or on completion of the 30 days of the value of the amounts aggregated since the last debit of the account. The amounts can be aggregated:

- on the collection server after collection of the transactions stored on the trading terminals. In this case, the exceeding of the ceiling VP2, or VP22 triggers in the card via the terminal a request for authorization of amount equal to the new ceiling VP2, VP22 which can be redefined by the bank.
- In the card itself. In this case, the exceeding of the ceiling VP2, VP22 triggers in the card via the terminal a resetting of the aggregate and an authorization request. In this case it is necessary to have the customer pay a deposit when obtaining his card, to prevent the "deliberate" theft or loss of his card (thus avoiding the debiting of the aggregate). This deposit can be disguised, that is to say included within the annual subscription of the card.

The card can also be used in predebit mode. In this case, the value VP12, and for the variant of Figure 2, the value VP212, is (or are) prepaid by the bearer and updated in the card, with the aid of the certificate received which is dependent on the amount prepaid by the user.

If the user should find himself on a terminal with no identification keypad or which is not connected to a telecommunication network, and should the prepaid value VP12, VP212 be reached, he will have to get onto a device of the bank (automatic teller machine - voucher dispenser or public telephone) so that the operations for checking the certificate issued by the authorization center can be carried out. The transaction in this case being fictitious, no amount being debited from the customer's account, except in the predebit application.

IN THE CLAIMS

Claim 17 has been amended as follows:

17. (Amended) Process according to Claim ~~12~~11, wherein the incrementation implemented by the chip card is a negative incrementation.